

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

EDWARD T. MCGRATH  
SANDRA MCGRATH  
Debtor(s)

Case No. 17-21086CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/21/2017.
- 2) The plan was confirmed on 05/31/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/28/2017, 06/28/2018, 07/06/2020, 02/19/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/16/2020, 11/16/2020.
- 5) The case was completed on 04/27/2023.
- 6) Number of months from filing or conversion to last payment: 73.
- 7) Number of months case was pending: 78.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,673.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$82,632.53
Less amount refunded to debtor	\$2,753.54

<b>NET RECEIPTS:</b>	<b>\$79,878.99</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$5,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,563.10
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$8,563.10</b>
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Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN CREDIT ACCEPTANCE	Priority	NA	15,384.64	0.00	0.00	0.00
AMERICAN WATER(*)	Unsecured	1,257.48	1,259.90	1,259.90	0.00	0.00
CAPITAL ONE AUTO FINANCE - DIV C	Unsecured	0.00	3,458.66	3,458.66	0.00	0.00
CAPITAL ONE AUTO FINANCE - DIV C	Secured	9,577.55	6,000.00	1,107.99	1,107.99	278.79
CAPITAL ONE NA**	Unsecured	NA	2,896.24	2,896.24	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	305.94	NA	8.22	8.22	24.32
COUNTY OF ALLEGHENY (RE TAX)*	Secured	794.19	1,248.72	1,248.72	1,248.72	585.83
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	446.87	446.87	446.87	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	2,437.35	2,523.52	2,523.52	0.00	0.00
FIFTH THIRD BANK	Unsecured	38,354.68	NA	NA	0.00	0.00
INDUSTRIAL TOWEL AND UNIFORM	Unsecured	125,192.82	NA	NA	0.00	0.00
INGRAM BOROUGH - R/E TAX	Secured	545.16	NA	45.09	45.09	0.00
INGRAM BOROUGH (RE)	Secured	0.00	846.40	846.40	846.40	0.00
INGRAM BOROUGH (RE)	Secured	2,113.04	2,049.60	2,049.60	2,049.60	783.28
INGRAM BOROUGH (RE)	Secured	626.05	NA	NA	0.00	0.00
INGRAM BOROUGH (SWG)	Secured	848.28	1,007.07	1,007.07	1,007.07	329.81
INGRAM BOROUGH (SWG)	Unsecured	336.90	NA	NA	0.00	0.00
INGRAM BOROUGH (SWG)	Priority	0.00	NA	3,517.39	3,517.39	848.03
INTERNAL REVENUE SERVICE*	Priority	1,280.00	NA	NA	0.00	0.00
JORDAN TAX SERVICE INC**	Secured	343.08	NA	NA	0.00	0.00
LINCOLN BOROUGH (RE)	Secured	NA	NA	NA	0.00	0.00
MONTOUR SD & INGRAM BOROUGH	Priority	NA	2,655.52	2,655.52	2,655.52	0.00
MONTOUR SD (INGRAM) (RE)	Secured	0.00	3,126.05	3,126.05	3,126.05	0.00
MONTOUR SD (INGRAM) (RE)	Secured	9,486.23	6,648.42	6,648.42	6,648.42	2,542.33
PEOPLES NATURAL GAS CO LLC*	Priority	NA	NA	NA	6,218.84	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	589.12	552.16	552.16	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	555.43	555.43	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	394.79	394.79	0.00	0.00
SOUTHWEST COMMUNITIES FCU	Secured	117,584.00	106,387.76	0.00	0.00	0.00
SOUTHWEST COMMUNITIES FCU	Secured	0.00	0.00	4,408.68	4,408.68	0.00
SOUTHWEST COMMUNITIES FCU	Secured	0.00	0.00	0.00	32,588.64	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SOUTHWEST COMMUNITIES FCU	Secured	0.00	9,872.04	0.00	0.00	0.00
WASTE MANAGEMENT* (PMT)	Unsecured	NA	234.28	234.28	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$4,408.68	\$36,997.32	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$1,107.99	\$1,107.99	\$278.79
All Other Secured	\$15,426.44	\$15,426.44	\$4,265.57
<b>TOTAL SECURED:</b>	<b>\$20,943.11</b>	<b>\$53,531.75</b>	<b>\$4,544.36</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,172.91	\$12,391.75	\$848.03
<b>TOTAL PRIORITY:</b>	<b>\$6,172.91</b>	<b>\$12,391.75</b>	<b>\$848.03</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$11,874.98</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$8,563.10</u>
Disbursements to Creditors	<u>\$71,315.89</u>

**TOTAL DISBURSEMENTS :** **\$79,878.99**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/22/2023

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.